

Information to identify the case:		
Debtor 1:	Alan Houghton	Social Security number or ITIN: xxx-xx-1182
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Carrie Houghton	Social Security number or ITIN: xxx-xx-8311
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 6/17/24
Case number:	24-16085-CMG	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alan Houghton	Carrie Houghton
2. All other names used in the last 8 years		
3. Address	137 Richard Street Brick, NJ 08724	137 Richard Street Brick, NJ 08724
4. Debtor's attorney Name and address	James J. Cerbone Cerbone Law Firm 1704 Maxwell Drive Suite 206 Wall, NJ 07719	Contact phone 732-681-6800 Email: cerbonelawfirm@aol.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/18/24

For more information, see page 2

Debtor **Alan Houghton** and **Carrie Houghton**

Case number **24-16085-CMG**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>July 18, 2024 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830 For additional meeting information go to https://www.justice.gov/ust/moc</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 9/16/24</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Filing deadline: 8/26/24 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Alan Houghton
Carrie Houghton
Debtors

Case No. 24-16085-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 18, 2024

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684
520301239	Raymour & Flanigan, PO Box 33802, Detroit, MI 48232-5802

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cerbonelawfirm@aol.com	Jun 18 2024 20:35:00	James J. Cerbone, Cerbone Law Firm, 1704 Maxwell Drive, Suite 206, Wall, NJ 07719
tr	Email/Text: bnc@russotrustee.com	Jun 18 2024 20:37:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 18 2024 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 18 2024 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520301219	+ EDI: GMACFS.COM	Jun 19 2024 00:24:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
520301220	EDI: BANKAMER	Jun 19 2024 00:24:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
520301223	Email/Text: BKBCNMAIL@carringtonms.com	Jun 18 2024 20:35:00	Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074
520301222	EDI: CITICORP	Jun 19 2024 00:24:00	Best Buy, PO Box 183195, Columbus, OH 43218
520301224	EDI: WFNNB.COM	Jun 19 2024 00:24:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520301229	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 18 2024 20:36:00	Discover Home Loans, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520301226	+ EDI: DISCOVER	Jun 19 2024 00:24:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520301228	+ EDI: DISCOVER	Jun 19 2024 00:24:00	Discover Financial Services, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520301230	EDI: PHINAMERI.COM	Jun 19 2024 00:24:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
520301231	+ EDI: CITICORP	Jun 19 2024 00:24:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
520301232	EDI: IRS.COM	Jun 19 2024 00:24:00	Internal Revenue Service, PO Box 7346,

District/off: 0312-3

User: admin

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Date Rcvd: Jun 18, 2024

Form ID: 309I

Total Noticed: 27

520301233	EDI: JPMORGANCHASE		Philadelphia, PA 19101-7346
		Jun 19 2024 00:24:00	JPMCB Card, PO Box 15298, Wilmington, DE 19850
520301237	+ EDI: MERCEDES		
		Jun 19 2024 00:24:00	Mercedes Benz Financial, Attn: Bankruptcy, PO Box 685, Roanoke, TX 76262-0685
520301238	EDI: SYNC		
		Jun 19 2024 00:24:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
520301240	+ Email/Text: bankruptcy@savit.com		
		Jun 18 2024 20:37:00	SAVIT, 46 W Ferris Street, East Brunswick, NJ 08816-2159
520301242	EDI: SYNC		
		Jun 19 2024 00:24:00	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
520301241	+ EDI: CITICORP		
		Jun 19 2024 00:24:00	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
520301243	EDI: WTRRN BANK.COM		
		Jun 19 2024 00:24:00	Target, PO Box 660170, Dallas, TX 75266-0170
520301244	Email/Text: bknotice@upgrade.com		
		Jun 18 2024 20:35:00	Upgrade Inc, Attn: Bankruptcy, 275 Battery Street 23rd Floord, San Francisco, CA 94111
520301245	+ EDI: SYNC		
		Jun 19 2024 00:24:00	Venmo, PO box 71718, Philadelphia, PA 19176-1718
520301236	+ Email/Text: PBNCNotifications@peritusservices.com		
		Jun 18 2024 20:35:00	kohls/capone, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520301221	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
520301225	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520301227	*+	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520301234	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850
520301235	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters